This Instrument Prepared by:
Union Title Company, Inc.
616 Marriott Drive
P.O. Box 292574
Nashville, Tennessee 37229-2574

OWNER: Security Federal Savings and Loan Assn.
Send Tax Bills To:
P.O. Box 305171
616 Marriott Drive
Nashville, Tennessee 37230-5171
Map & Parcel: 161-13-31

TRUSTEE'S DEED

WHEREAS, by Deed of Trust dated July 1, 1988, of record in Book 7592, page 841, re-recorded in Book 7621, page 225, Register's Office for Davidson County, Tennessee, Jeffrey Melvin Dunkle and wife, Karji Lynn Dunkle, conveyed to Everett A. Covington, Jr., Trustee, the real estate hereinafter described, to secure a Note dated July 1, 1988, in the amount of $77,900.00 payable to Security Federal Savings and Loan Association of Nashville, as shown therein, and,

WHEREAS, Union Title Company, Inc. has been appointed Substitute Trustee by the owner and holder of said Note by an instrument of record in Book 8495, Page 762, Register's Office for said County;

WHEREAS, default occurred in the terms and conditions of said Note and/or Deed of Trust, the lawful owner called on Union Title Company, Inc., Substitute Trustee, having its primary place of business located at 616 Marriott Drive, P. O. Box 292574, Nashville, Tennessee 37229-2574, to advertise the property for sale pursuant to the provisions of the Deed of Trust. The Substitute Trustee did, therefore, pursuant to the authority vested in him as Substitute Trustee, and pursuant to the terms and provisions of the said Deed of Trust, advertise the property by publishing a notice of sale in the Nashville Record, a newspaper published in Davidson County, Tennessee, advertising the sale of the property on December 19 and 26, 1991 and January 2, 1992 at the Courthouse in Davidson County, Tennessee at public outcry to the highest bidder for cash, free from the equity of redemption, homestead, dower and all other exemptions of every kind, but subject to any and all taxes, liens, restrictions, restrictive covenants, easements, setback lines, encumbrances and rights pertaining thereto which may affect the property.

Pursuant to said Notice of Sale, the Substitute Trustee, at the time and place fixed therein, offered the property for sale to the highest bidder for cash and sold said property to Security Federal Savings and Loan Association of Nashville, for the sum of Forty-Five Thousand and no/100 - Dollars ($45000.00), this being the highest and best bid received therefor.

The owner and holder of the indebtedness for which the property was sold having applied the amount of the bid toward payment of its Note and its permissible expenses and fees incurred as of the date of sale, the Substitute Trustee has this day bargained and sold, and does hereby sell, transfer and convey unto Security Federal Savings and Loan Association of Nashville, their successors and assigns, the following described real estate located in Davidson County, Tennessee, and more particularly described as follows:

Being Lot No. 48B on the plan of Zone Lot Division, Lot 48, Section Two, Brentwood Meadows, of record in Book 6250, page 689, Register's Office for said County.

Said Lot No. 48B fronts 32.3 feet on the easterly margin of Brentwood Meadows Circle and extends back 258.6 feet on the northerly line and 271.8 feet on the southerly line to a line in the rear, measuring 39.5 feet thereon.

Being the same property conveyed to Jeffrey Melvin Dunkle, and wife, Karji Lynn Dunkle by deed from Security Federal Savings and Loan Association of Nashville of record in Book 7592, page 841, Register's Office for Davidson County, Tennessee.

TO HAVE AND TO HOLD the aforesaid real estate, together with all improvements thereon, unto the said Security Federal Savings and Loan Association of Nashville, their successors and assigns, in fee simple forever, in bar of the equity of redemption, homestead and dower and all other exemptions of every kind, but subject to all put the Substitute Trustee's Sale and Foreclosure Notice as shown in Exhibit "A", attached hereto.

And the Substitute Trustee does hereby transfer, assign and set over to the said Security Federal Savings and Loan Association of Nashville, their successors and assign all of the covenants and warranties contained in the aforesaid Deed of Trust and does hereby warrant the title as fully as they are authorized to do as Substitute Trustee, subject to any exception noted herein and shown of record, but no further or otherwise.

WITNESS my hand this 14th day of January, 1992.

UNION TITLE COMPANY, INC.

SUBSTITUTE TRUSTEE

By: Hugh J. Bradley
Vice President

STATE OF TENNESSEE)
)
COUNTY OF DAVIDSON)

Before me, the undersigned, a Notary Public of the State and County aforesaid, personally appeared Hugh J. Bradley, with whom I am personally acquainted (or proved to me on the basis of satisfactory evidence) and who upon oath, acknowledged himself to be Vice President of Union Title Company, Inc., the within bargainor, a corporation, acting as substitute trustee and that he as such Vice President, executed the foregoing instrument for the purpose therein contained, by signing the name of the corporation by himself as Vice President.

Witness my hand and seal, at Office in Nashville, Tennessee this 14th day of January, 1992.

Thomas L. Sealy
Notary Public

My Commission Expires: 7-18-92

STATE OF TENNESSEE)
)
COUNTY OF DAVIDSON)

The actual consideration or value of this transfer, whichever is greater is $43000.00

Hugh J. Bradley
Affiant

Sworn to and subscribed before me this 14th day of January, 1992.

Thomas L. Sealy
Notary Public

My Commission Expires: 7-18-92

EXHIBIT "A"

SUBSTITUTE TRUSTEE"S SALE AND FORECLOSURE NOTICE

Default having been made in the terms, conditions, provisions, and payments provided for in a certain Deed of Trust dated July 1, 1988, to secure an indebtedness as described therein, executed by Jeffrey Melvin Dunkle and wife Karji Lynn Dunkle to Everett A. Covington, Jr., Trustee, and recorded in Book 7592, page 841, re-recorded in Book 7621, page 225, Register's Office for Davidson County, Tennessee, the undersigned, Union Title Company, Inc., having been appointed Substitute Trustee, by an instrument recorded in said Register's Office and all of the secured indebtedness having become due and payable as provided in said Deed of Trust at the option of the lawful owner and holder of the same; I, Union Title Company, Inc., Trustee, acting upon the demand of Security Federal Savings and Loan Association of Nashville, the lawful owner and holder of said indebtedness, to foreclose said Deed of Trust by virtue of the power and authority vested in me as such Trustee, will, on

January 14, 1992

at 11:00 o'clock A.M. at the Front/Main Door of the Courthouse in Nashville, Davidson County, Tennessee, sell at public outcry to the highest bidder for cash, (or credit upon the indebtedness secured if the lawful owner and holder thereof is the successful purchaser) free from equity of redemption, statutory right of redemption, homestead, dower, curtesy, and all other rights and exemptions of every kind, including, but not limited to, a statutory right to an elective share in the Property, which have been expressly waived in said Deed of Trust, the following described real property in Davidson County, Tennessee:

Being Lot No. 48B on the plan of Zone Lot Division, Lot 48, Section Two, Brentwood Meadows, of record in Book 6250, page 689, Register's Office for said County.

Said Lot No. 48B fronts 32.3 feet on the easterly margin of Brentwood Meadows Circle and extends back 258.6 feet on the northerly line and 271.8 feet on the southerly line to a line in the rear, measuring 39.5 feet thereon.

Being the same property conveyed to Jeffrey Melvin Dunkle and wife, Karji Lynn Dunkle by deed from Security Federal Savings and Loan Association of Nashville of record in Book 7592, page 841, Register's Office for Davidson County, Tennessee.

Said property has an address known as 5720 Brentwood Meadows, Brentwood, Tennessee 37027.

Said sale is subject to the following:

1. 1991 Davidson County real property taxes, consitute a lien, and are presently due and payable.

2. Encroachments, overlaps, boundary line disputes and any other matters which would be disclosed by an accurate survey or inspection of the premises;

3. Easements or claims of easements not shown by public records;

4. Easement and right-of-way for electric power transmission lines of record in Book 1163, page 96, and Book 2448, page 622, said Register's Office.

5. Easements for utility services and party walls for use in common with owners of attached and appurtenant improvements.

6. Any and all unpaid taxes and special assessments;

7. Any and all restrictions, easements, set-back lines, deeds of trust, or other prior encumbrances of record, including rights of redemption of any governmental agency, state or federal;

8. Restrictive covenants contained in instrument of record in book 6291, page 292, said Register's Office.

9. Any zoning ordinance of the City of Brentwood or Davidson County, Tennessee;

10. Title to that portion of the premises embraced within the bounds of any public roads or highways;

11. No warranty, express or implied, is made by the Trustee or the holder of the indebtedness as to the condition of the property or the improvements located thereon;

12. The Plan of record in Book 5200, page 782, as amended in Book 6250, page 689, Register's Office for Davidson County, Tennessee includes but is not limited to an Owner's Certificate, a 30-foot minimum building setback line from Brentwood Meadows Circle and a 10-foot easement for public utility purposes along the rear line and 15-feet along southerly lines of said lot, and a 2.5 x 25-foot utility anchor easement located on the southeast front corner of said lot, and a TVA easement across rear portion of said lot. The Plan shows a 100 year flood line across middle and rear portion of property.

The Trustee, at his sole discretion, may at the time and place appointed above for this sale in order to accomplish the most advantageous sale and consequent discharge of his trust obligation under the circumstances, reserves the right to do any or all of the following:

1. By oral announcement, Trustee may elect to adjourn the sale to another time during regular business hours on a different day, but at the same place, so long as no potential purchaser is thereby precluded from placing a bid;

2. By oral announcement, Trustee may elect to delay the sale for a reasonable time during regular business hours, on the same day, to be continued at the same place at the announced time, in order to enable any bona fide bidder to determine and submit a bid, so long as no potential purchaser is thereby precluded from placing a bid; and/or

3. By oral announcement, Trustee may elect to sell the property in such lots, parcels, segments, or separate estates as may accomplish the most advantageous sale and consequent discharge of his or her trust obligation under the circumstances, and to this end Trustee may sell the property first in whole and then in part, and ultimately consummate the sale in whichever manner produces the most advantageous result.

THIS the 10th day of December, 1991.

Union Title Company, Inc.
Substitute Trustee
616 Marriott Drive
Nashville, Tennessee 37230-2574

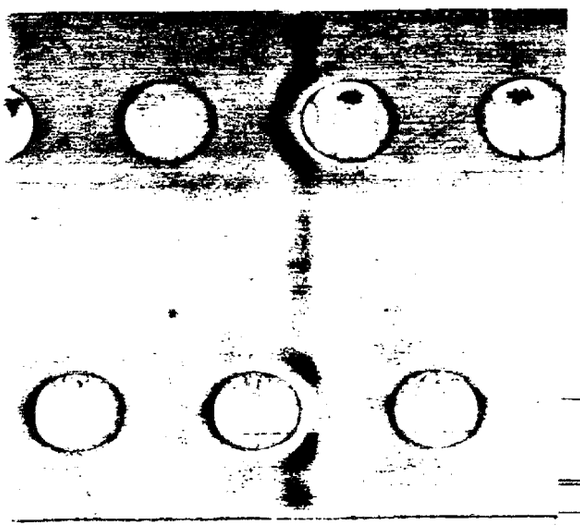
Insertion Dates: [12/19] [12/26] [1/2]

6635 01/14 0101 03CHECK 182.50

7.6 4 4.3

IDENTIFICATION REFERENCE

JAN 14 11 55 AM '92



OFFICIAL RECEIPT
FELIX Z. WILSON, II
REGISTER OF DAVIDSON COUNTY
NASHVILLE, TENNESSEE

RECEIVED OF _____

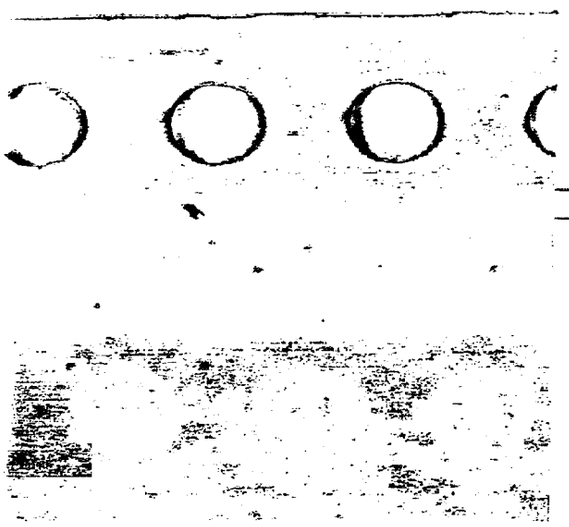
FOR _____

BOOK 8527 PAGE 720

CO - CONVEYANCE	CC - CERTIFIED COPY	MISC - MISCELLANEOUS
MO MORTGAGE	REL - RELEASE	CO TX - STATE TAX CONVEY
WD WARRANTY DEED	UCC - UNIFORM COMMERCIAL CODE	MO TX - STATE TAX MORT
TD TRUST DEED		PRFEE - PROBATE FEE

DATE	SYMBOL	VALUATION	TAX AND FEES	TOTAL PAID
01/14/92	01	11:57 0001	6635	

CAMT	45000.00
CON TX	166.50
PRFEE	1.00
WDEED	15.00
TOTAL	182.50
CHECK	182.50



RECEIPT IS NOT VALID UNTIL CHECK IS PAID BY BANK

7.6.4 4.3:

IDENTIFICATION REFERENCE

Jan 14 11 55 AM '92

FELIX Z. WILSON, II REGISTER
DAVIDSON COUNTY, TN

No. 493044